

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re: Terrance P. Chromey
Donna M. Chromey,
Debtors.

Case No. 04-34927
Chapter 13 Case

NOTICE OF HEARING AND MOTION TO OBJECT TO
CONFIRMATION OF CHAPTER 13 PLAN

TO: The debtors and other entities specified in Local Rule 9013-3.

1. N.E.C. Enterprises Inc. moves the court for the relief requested below and gives notice of hearing.

2. The court will hold a hearing on this motion at 10:30 a.m. on October 28, 2004, in Courtroom No. 228B, at the United States Courthouse, at 316 North Robert Street, in Saint Paul, Minnesota.

3. Any response to this motion must be filed and delivered not later than 10:30 a.m. on October 27, 2004, which is twenty-four hours before the time set for the hearing, or filed and served by mail not later than October 25, 2004, which is three days before the time set for the hearing. UNLESS A RESPONSE OPPOSING THE MOTION IS TIMELY FILED, THE COURT MAY GRANT THE MOTION WITHOUT A HEARING.

4. This court has jurisdiction over this motion pursuant to 28 U.S.C. §§157 and 1334. Fed. R. Bankr. P. 5005 and Local Rule 1070-1. This proceeding is a core proceeding. The petition commencing this chapter 13 case was filed on August 23, 2004. The case is now pending in this court.

5. This motion arises under 11 U.S.C. §1325 and Fed. R. Bankr. P. 3015. This motion is filed under Fed. R. Bankr. P. 9014 and Local Rules 3020-1. Movant requests relief with respect to denial of confirmation of the debtors' chapter 13 plan.

6. The debtor, Donna M. Chromey, is indebted to movant, N.E.C. Enterprises Inc., on two car loans, one in the amount of \$3,731.68 and the other in the amount of \$9,089.00, as reflected in the proofs of claim filed in this case, a copy of which proofs of claim are attached hereto. Movant has a security interest in a 1997 Saturn SC-1 and a 2001 Honda Accord 4-door EX (4 cylinder).

7. Also attaches are copies of the NADA retail value listings that show that the average retail value of the 1997 Saturn SC-1 is \$3,750.00 and the average retail value of the 2001 Honda Accord is \$14,475.00. Movant maintains the 2001 Honda Accord has a value of \$11,995.00, with a deduction for a prior salvage.

8. The debtor's chapter 13 plan is objected to on the basis that the debtor's bankruptcy schedules and chapter 13 plan value the vehicles and secure the claims in the amount of \$3,000.00 for the 1997 Saturn SC-1 and \$6,000.00 for the 2001 Honda Accord. As such the plan does not pay the movant the secured amount of its claim with interest as required under 11 U.S.C. §1325(a)(5).

9. Title 11, United States Code Section 1325(a)(5)(B)(ii) provides that with respect to each allowed secured claim provided for by a chapter 13 plan "the value, as of the effective date of the plan, of property to be distributed under the plan on account of such claim is not less than the allowed amount of such claim . . ." The chapter 13 plan

must provide future property disbursements whose total value, as of the plan's date, "is not less than the claim's allowed amount." See Till v. SCS Credit Corporation, 124 S. Ct. 1951, 1952 (2004).

Wherefore, N.E.C. Enterprises Inc. moves the court for an order that denies the confirmation of the debtor's plan and such other relief as may be just and equitable.

DUDLEY AND SMITH, P.A.

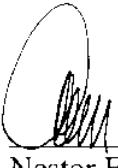
Dated: October 20, 2004

By Steven C. Opheim
Steven C. Opheim
Attorney for Movant, N.E.C. Enterprises Inc.
2602 US Bank Center
101 East Fifth Street
Saint Paul, Minnesota 55101
Telephone No. (651) 291-1717
Attorney Registration No. 169080

VERIFICATION

I, Nestor E. Chavarria, the president of the corporation movant named in the foregoing notice of hearing and motion, declare under penalty of perjury that the foregoing is true and correct according to the best of my knowledge, information and belief.

Dated: October 20, 2004


Nestor E. Chavarria
P.O. Box 131836
Roseville, MN 55113

UNITED STATES BANKRUPTCY COURT DISTRICT OF MINNESOTA		PROOF OF CLAIM		
Name of Debtor Terrance P. Chromey, Donna M. Chromey	Case Number 04-34927			
NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A "request" for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.				
Name of Creditor (The person or other entity to whom the debtor owes money or property): N.E.C. Enterprises Inc.	<input type="checkbox"/> Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars. <input type="checkbox"/> Check box if you have never received any notices from the bankruptcy court in this case. <input type="checkbox"/> Check box if the address differs from the address on the envelope sent to you by the court.	THIS SPACE IS FOR COURT USE ONLY		
Name and address where notices should be sent: c/o Nestor E. Chavarria, P O Box 131836 Roseville, Minnesota 55113				
Telephone number: 651-503-2222				
Account or other number by which creditor identifies debtor:	Check here if this claim <input type="checkbox"/> replaces <input type="checkbox"/> amends a previously filed claim, dated: _____			
1. Basis for Claim	<input checked="" type="checkbox"/> Goods sold <input type="checkbox"/> Services performed <input type="checkbox"/> Money loaned <input type="checkbox"/> Personal injury/wrongful death <input type="checkbox"/> Taxes <input type="checkbox"/> Other _____			
	<input type="checkbox"/> Retiree benefits as defined in 11 U.S.C. § 1114(a) <input type="checkbox"/> Wages, salaries, and compensation (fill out below) Last four digits of SS #: _____ <input type="checkbox"/> Unpaid compensation for services performed from _____ to _____ (date) (date)			
2. Date debt was incurred: March 13, 2004	3. If court judgment, date obtained: N/A			
4. Total Amount of Claim at Time Case Filed: \$ <u>0-</u> (unsecured)	<u>3,731.68</u>	-0- (secured)	3,731.68 (priority)	3,731.68 (Total)
If all or part of your claim is secured or entitled to priority, also complete Item 5 or 7 below.				
<input type="checkbox"/> Check this box if claim includes interest or other charges in addition to the principal amount of the claim. Attach itemized statement of all interest or additional charges.				
5. Secured Claim.	<input checked="" type="checkbox"/> Check this box if your claim is secured by collateral (including a right of setoff). Brief Description of Collateral: <input type="checkbox"/> Real Estate <input checked="" type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other _____ Value of Collateral: \$ <u>3,730.00</u>			
Amount of arreage and other charges <u>at time case filed</u> included in secured claim, if any: \$ _____				
6. Unsecured Nonpriority Claim \$ _____	<input type="checkbox"/> Check this box if: a) there is no collateral or lien securing your claim; or b) your claim exceeds the value of the property securing it; or c) none or only part of your claim is entitled to priority.			
7. Unsecured Priority Claim. <input type="checkbox"/> Check this box if you have an unsecured priority claim. Amount entitled to priority \$ _____ Specify the priority of the claim: <input type="checkbox"/> Wages, salaries, or commissions (up to \$4,925)* earned within 90 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. § 507(a)(3). <input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. § 507(a)(4). <input type="checkbox"/> Up to \$2,225* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. § 507(a)(6). <input type="checkbox"/> Alimony, maintenance, or support owed to a spouse, former spouse, or child - 11 U.S.C. § 507(a)(7). <input type="checkbox"/> Taxes or penalties owed to governmental units - 11 U.S.C. § 507(a)(8). <input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. § 507(a).				
<small>*Amounts are subject to adjustment on 4/1/07 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.</small>				
8. Credits: The amount of all payments on this claim has been credited and deducted for the purpose of making the proof of claim.	Send original to: U.S. Bankruptcy Court 200 U.S. Courthouse 316 North Robert Street St. Paul, MN 55101			
9. Supporting Documents: Attach copies of supporting documents, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, mortgages, security agreements, and evidence of perfection of lien. DO NOT SEND ORIGINAL DOCUMENTS. If the documents are not available, explain. If the documents are voluminous, attach a summary.	For payment send copy to: Chapter 13 Trustee (see notice of commencement of case for name & address of chapter 13 trustee)			
Date <u>9/13/04</u>	Sign and print the name and title, if any, of the creditor or other person authorized to file this claim, or copy of power of attorney, if any: <u>Nestor E. Chavarria, President</u>			

Penalty for presenting fraudulent claim - Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

For CHAPTER 13 CASES filed on or after April 1, 2004

NC MOTORS AUTO SALES

3555 Hoffman Road
Vadnais Heights, MN 55110

Phone: 651-482-9103
Fax: 651-482-9174

Buyer Last Name: CHROMEY First: DONNA

Address: 591 COUNTY R, B&W City: ROSEVILLE

Driver's Lic. # C-650-149-572-577 PH: Res. 65-493-9419

Co-Buyer Last Name: First: Middle:

Address: City: State: Zip:

Driver's Lic. # PH: Res. Bus: D.O.B.:

Lien Holder: NEC ENTERPRISES INC Address: P.O. Box 131836, ROSEVILLE, MN 55111

Insurance Company: TRAVELERS Policy #: Pending Phone:

Please Enter My Order For: New Used

Year: 1997 Make: SATURN Model: SC-1 Body: 2 DR.

Vin #: 1E8ZF128XYZ200783 Lic. #: FJW-549 Ave-03 Mileage: 95,401 Color: WHITE

Make of Used Car Trade In	Model
Year	Body Type
Mileage	License #
Serial #	

IMPORTANT The information you see on the window form for this vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale.

Any motor vehicle sold to Purchaser by Dealer under this Order is sold WITHOUT WARRANTY, EXPRESS OR IMPLIED, INCLUDING ANY IMPLIED WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE as to its condition or the condition of any part thereof except as may be specifically provided in a separate writing furnished to Purchaser by Dealer. BUYER SHALL NOT BE ENTITLED TO RECOVER FROM THE SELLER ANY CONSEQUENTIAL DAMAGES, DAMAGES TO PROPERTY, DAMAGES FOR LOSS OF USE, LOSS OF TIME, LOSS OF PROFITS OR INCOME OR ANY OTHER INCIDENTAL DAMAGES. The Seller neither assumes nor authorizes any other person to assume for it any liability in connection with the sale of such vehicle. This disclaimer in no way affects the terms of any remaining Manufacturer's warranty.

POLLUTION CONTROL SYSTEM DISCLOSURE

In order to comply with the Minnesota Statutes, Section 325E.0951, no person may transfer a motor vehicle without providing a written disclosure to the transferee (buyer) certifying the condition of the pollution control system.

Transferor (seller) hereby certifies, to the best of his/her knowledge, that the pollution control system on this vehicle, including the restricted gasoline pipe, has not been removed, altered, or rendered inoperative.

X Transferor's (Seller's) Signature

X Transferee's (Buyer's) Signature

THIS ORDER IS NOT BINDING UNTIL ACCEPTED BY DEALER.

Accepted By: X

Vehicle Purchase Contract

Stock # 02-125

County RAMSEY

Salesperson:

Middle MAE

State: MN Zip: 55113

Bus: 956-723-1572 D.O.B.: 7-22-59

Co-Buyer Last Name: First: Middle:

Address: City: State: Zip:

Driver's Lic. # PH: Res. Bus: D.O.B.:

Lien Holder: NEC ENTERPRISES INC Address: P.O. Box 131836, ROSEVILLE, MN 55111

Insurance Company: TRAVELERS Policy #: Pending Phone:

Price of Vehicle	\$ 6,495.00
Options	\$
Total Vehicle Price	\$
Less-Trade-In Allowance	\$
Taxable Amount	\$
Tax	\$ 422.18
Document Administration Fee	\$ 47.50
License Fee	\$ 99.00
Title Fees	\$ 18.00
Vehicle Service Contracts	\$
Subtotal	\$ 7,081.68
Lien Balance on Trade-In	\$
Less Cash Deposit	\$
Less Cash Down #2002	\$ 1,000.00
	\$
	\$
Balance Due on Delivery	\$ 6,081.68

IMPORTANT: THIS MAY BE A BINDING CONTRACT AND YOU MAY LOSE ANY DEPOSITS IF YOU DO NOT REFORM ACCORDING TO ITS TERMS.

X Donna Chromeby
Buyer's Signature Accepting Terms of Contract

NEC Enterprises Inc
P.O. Box 131836 Roseville, MN 55113

I DONNA CHIDNEY agree to pay the amount of \$ 6,081⁶⁸ to NEC Enterprises Inc, payments in the amount of \$ 200 are to be due on the 1st and 15th of each month until balance is paid in full. First payment to be due on MAY 1ST - 04.

All payments must be received within two days of the due date or you will be assessed a late fee of \$ 50.00. If payment is not received within five days of the due date, we have the legal right to have the vehicle repossessed.

Should any vehicle get repossessed, the customer will be given ten days to reclaim the vehicle by paying off the entire balance plus a repossession fee of \$ 695.00.

There will be "NO" refunds of any kind after 2 days of this agreement date.

Also, costumer agrees to carry full coverage Insurance, until loan has been paid in full, and have insurance company list NEC Enterprises Inc. as loss payee. If costumer fails to maintain insurance, NEC Enterprises Inc, has the right to have vehicle repossessed.

Vehicle Description:	<u>97 SATURN SC1</u>
Vehicle ID#:	<u>1G8ZF128XYZ200783</u>

Customer signature: Donna Chidney Date: 3-13-04

CUSTOMER WILL DO SPECIAL PAYMENT ON:
APR. - 1ST - 04 - - - \$ 500⁰⁰
APR - 15TH - 04 - - - \$ 500⁰⁰

X Donna Chidney

MINNESOTA DEPARTMENT OF PUBLIC SAFETY
DRIVER & VEHICLE SERVICES DIVISION
445 MINNESOTA ST., ST. PAUL, MN 55101
CONFIRMATION OF LIEN PERFECTION - DEBTOR NAME AND ADDRESS

CHROMEY DONNA MAE
591 COUNTY RD B2 W
ROSEVILLE MN 55113

First Class
U.S. Postage
PAID
Permit No. 171
St. Paul, MN

FJW549

1ST SECURED PARTY

LIEN HOLDER

Year	97	STRN	Model	C1310S397
VIN	1G8ZF128XVZ200783	03/13/04	Security Date	NO Rebuilt

RETAIN THIS DOCUMENT - See reverse
side of this form for removing this lien.

H E C ENTR INC
PO BOX 131836
ROSEVILLE MN 55113-0024

FORM B10 (Official Form 10) (04.01)

UNITED STATES BANKRUPTCY COURT DISTRICT OF MINNESOTA		PROOF OF CLAIM	
Name of Debtor	Terrance P. Chromey, Donna M. Chromey	Case Number	04-34927
NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A "request" for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.			
Name of Creditor (The person or other entity to whom the debtor owes money or property):	<input type="checkbox"/> Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars. <input type="checkbox"/> Check box if you have never received any notices from the bankruptcy court in this case. <input type="checkbox"/> Check box if the address differs from the address on the envelope sent to you by the court.		
Name and address where notices should be sent: c/o Nestor E. Chavarria, P.O. Box 131836 Roseville, Minnesota 55113			
Telephone number:	651-503-2222		
Account or other number by which creditor identifies debtor:	Check here <input type="checkbox"/> replaces if this claim <input type="checkbox"/> amends a previously filed claim, dated: _____		
1. Basis for Claim <input checked="" type="checkbox"/> Goods sold <input type="checkbox"/> Services performed <input type="checkbox"/> Money loaned <input type="checkbox"/> Personal injury/wrongful death <input type="checkbox"/> Taxes <input type="checkbox"/> Other _____			
<input type="checkbox"/> Retiree benefits as defined in 11 U.S.C. § 1114(a) <input type="checkbox"/> Wages, salaries, and compensation (fill out below) Last four digits of SS #: _____ <input type="checkbox"/> Unpaid compensation for services performed from _____ to _____ (date) (date)			
2. Date debt was incurred:	May 22, 2004		
3. If court judgment, date obtained:	N/A		
4. Total Amount of Claim at Time Case Filed: \$ <u>-0-</u>	9.089.00	-0-	9.089.00
	(unsecured)	(secured)	(priority)
(Total)			
If all or part of your claim is secured or entitled to priority, also complete Item 5 or 7 below. <input type="checkbox"/> Check this box if claim includes interest or other charges in addition to the principal amount of the claim. Attach itemized statement of all interest or additional charges.			
5. Secured Claim. <input checked="" type="checkbox"/> Check this box if your claim is secured by collateral (including a right of setoff). Brief Description of Collateral: <input type="checkbox"/> Real Estate <input checked="" type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other _____ Value of Collateral: \$ <u>11,995.00</u>			
7. Unsecured Priority Claim. <input type="checkbox"/> Check this box if you have an unsecured priority claim. Amount entitled to priority \$ _____ Specify the priority of the claim: <input type="checkbox"/> Wages, salaries, or commissions (up to \$4,925)* earned within 90 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. § 507(a)(3). <input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. § 507(a)(4). <input type="checkbox"/> Up to \$2,225* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. § 507(a)(6). <input type="checkbox"/> Alimony, maintenance, or support owed to a spouse, former spouse, or child - 11 U.S.C. § 507(a)(7). <input type="checkbox"/> Taxes or penalties owed to governmental units - 11 U.S.C. § 507(a)(8). <input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. § 507(a) _____.			
8. Credits: The amount of all payments on this claim has been credited and deducted for the purpose of making this proof of claim.			
9. Supporting Documents: Attach copies of supporting documents, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, mortgages, security agreements, and evidence of perfection of lien. DO NOT SEND ORIGINAL DOCUMENTS. If the documents are not available, explain. If the documents are voluminous, attach a summary.			
10. Date-Stamped Copy: To receive an acknowledgment of the filing of your claim, enclose a stamped, self-addressed envelope and copy of this proof of claim.			
Date	Sign and print the name and title, if any, of the creditor or other person authorized to file this claim (attach copy of power of attorney, if any): <u>Nestor E. Chavarria, President</u>		
<u>9/13/04</u>			
Penalty for presenting a fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3511.			
For CHAPTER 13 CASES filed on or after April 1, 2004			
Send original to: U.S. Bankruptcy Court 200 U.S. Courthouse 316 North Robert Street St. Paul, MN 55101			
For payment send copy to: Chapter 13 Trustee (see notice of commencement of case for name & address of chapter 13 trustee)			

Penalty for presenting a fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3511.

For CHAPTER 13 CASES filed on or after April 1, 2004

MINNESOTA DEPARTMENT OF PUBLIC SAFETY
DRIVER & VEHICLE SERVICES DIVISION
445 MINNESOTA ST. ST. PAUL MN 55101
CONFIRMATION OF LIEN PERFECTION - DEBTOR NAME AND ADDRESS

CHROMEY DONNA MAE
591 COUNTY RD B2 W
ROSEVILLE MN 55113

First Class
U.S. Postage
PAID
Permit No. 171
St. Paul, MN

MTV598

Year 01	Make HONDA	Model 4DUEX	Title Nr. J2390S333
JHGCG56661A055437	05/22/03 Security Date	YES Rebill	

1ST SECURED PARTY

LIEN HOLDER

RETAIN THIS DOCUMENT - See reverse
side of this form for removing this lien.

N E C ENTR INC
PO BOX 131836
ROSEVILLE MN 55113-0024

20

XXXXXXXXXXXXXXXXXXXXXX

72 SATURN

P
A
S
S
E
N
G
E
R

C
A
R
S

Trade-in	Body Type	Model No.	Loan	Retail	Trade-in	Body Type	Model No.	Loan	Retail
2003 L SERIES-4 Cyl.	MC: I				150 Add Alum/Alloy Wheels	150	175		
9075 Sedan 4D (LW200)	JTUS	8175 11100	75	Add CD Player (Std. V6)	75	100			
10050 Wagon 4D (LW200)	JTWS	9050 12175	125	Add Cruise (Std. SC2)	125	150			
11025 Sedan 4D (L300) (V6)	JW5	9925 13225	225	Add Leather Seats	225	250			
12000 Wagon 4D (L300) (V6)	JWB	10300 14250	350	Add Power Sunroof	350	400			
300 Add AA Wheels (Std. V6)	JWB	300 350	75	Add Pw Locks (Std. SC2)	75	100			
450 Add Leather Seats	JWB	450 500	125	Add Pw Wind (Std. SC2)	125	150			
500 Add Power Seat	JWB	200 225	50	Add Theft Recovery System	50	75			
550 Add Power Sunroof	JWB	550 625	450	Deduct W/out Air Cond	450	450			
550 Add Rear Entertainment Sys	JWB	550 625	375	Deduct W/out AT (Ex. ZF5)	375	375			
75 Add Theft Recovery System	JWB	75 100	2001 L SERIES-4 Cyl.	MC: II					
575 Deduct W/out AT	JWB	575 575	5200 Sedan 4D (L100) JRS5	4700 6825					
SATURN			6200 Sedan 4D (L200) JTUS	5600 7925					
2002 S SERIES-4 Cyl.	MC: I		7025 Wagon 4D (LW200) JW5	6325 8800					
6050 Coupe 3D SC1	ZNP1	5450 7600	7575 Sedan 4D (L300) (V6) JW5	5625 9400					
7250 Coupe 3D SC2	ZNP1	6625 9050	8400 Wagon 4D (L300) (V6) JW5	7375 10300					
4560 Sedan 4D SL (5 Spd)	ZP58	4100 5950	200 Add AA Wheels (Std. V6)	200 225					
5100 Sedan 4D SL2	ZAP6	4900 6750	75 Add CD Player (L100)	75 100					
5750 Sedan 4D SL2	ZAP5	5175 7275	150 Add Leather Seats	150 175					
200 Add AA Wheels	JWB	200 225	150 Add Power Seat	150 175					
75 Add CD (Std. SC)	JWB	75 100	450 Add Power Sunroof	450 500					
150 Add Cruise (Std. SC2)	JWB	150 175	50 Add Theft Recovery System	50 75					
275 Add Leather Seats	JWB	275 325	475 Deduct W/out AT	475 475					
400 Add Power Sunroof	JWB	400 450	100 Add Pw Locks (Std. SC2)	100 125					
150 Add Pw Wind (Std. SC2)	JWB	150 175	20001 S SERIES-4 Cyl.	MC: I					
75 Add Theft Recovery System	JWB	75 100	4475 Coupe 3D SC1 ZNP1	4050 5875					
500 Deduct W/out Air Cond	JWB	500 500	5025 Coupe 3D SC2 ZNP1	4525 6500					
425 Deduct W/out AT (Ex. ZF5)	JWB	425 425	5025 Sedan 4D SL (5 Spd) ZGHS	2500 4400					
2002 L SERIES-4 Cyl.	MC: II		3600 Sedan 4D SL1 ZGHS	3250 4875					
6925 Sedan 4D L100	JRSS	6250 8700	4150 Sedan 4D SL2 ZJWS	3750 5525					
7625 Sedan 4D L200	JTUS	6675 9450	7500 Wagon 4D (LW300) JW5	6275 8475					
8550 Wagon 4D (LW200)	JTWS	7700 10450	100 Add Alum/Alloy Wheels	100 125					
9250 Sedan 4D L300 (V6)	JWB	9175 12300	100 Add CD Player	50 75					
10175 Wagon 4D (LW300) (V6)	JWB	10175 12275	100 Add Cruise Control	100 125					
250 Add AA Wheels (Std. V6)	JWB	250 300	175 Add Leather Seats	175 200					
75 Add CC Player (L100)	JWB	75 100	150 Add Power Locks	50 75					
400 Add Leather Seats	JWB	400 450	300 Add Power Sunroof	300 350					
175 Add Power Seat	JWB	175 200	100 Add Power Windows	100 125					
500 Add Power Sunroof	JWB	500 575	400 Deduct W/out Air Cond	400 400					
450 Add Rear Entertainment Sys	JWB	450 500	325 Deduct W/out AT (Ex. ZF5)	325 325					
75 Add Theft Recovery System	JWB	75 100	75 Add Pw Locks	75 100					
525 Deduct W/out AT	JWB	525 525	20001 L SERIES-4 Cyl.	MC: II					
175 Add Cruise	JWB	175 175	4250 Sedan 4D LS JRS5	3825 5725					
125 Deduct W/out Pw Locks	JWB	125 125	5075 Sedan 4D LS1 JTUS	4575 6875					
175 Deduct W/out Pw Wind	JWB	175 175	5750 Wagon 4D (LW)	5175 7425					
SATURN			6225 Sedan 4D LS2 (V6) JWS	5625 7950					
2001 S SERIES-4 Cyl.	MC: I		6900 Wagon 4D (LW) JWB	6225 8675					
5325 Coupe 3D SC1	ZNP1	4800 6825	150 Add AA Wheels (Std. V6)	150 175					
6350 Coupe 3D SC2	ZNP1	5725 7925	50 Add CD Player (L5)	50 75					
3775 Sedan 4D SL (5 Spd)	ZF5	3400 5075	300 Add Leather Seats	300 350					
4275 Sedan 4D SL1	ZAP6	3850 5650	125 Add Power Seats	125 150					
4875 Sedan 4D SL2	ZAP5	4400 6300	400 Add Power Sunroof	400 450					
5550 Wagon 4D SW2	ZAP5	5000 7075	425 Deduct W/out AT	425 425					

ADJUST FOR MILEAGE - ADJUST FOR CONDITION

MIDWEST EDITION - SEPTEMBER 2004

D

Trade-in	Body Type	Model No.	Loan	Retail	Trade-in	Body Type	Model No.	Loan	Retail
SATURN					1999 SATURN-4 Cyl.	MC: I			
3525 Coupe 2D SC1	ZEF1	3175 4800			3525 Coupe 2D SC2	ZGH1	3600 5200		
3975 Coupe 2D SC2	ZGH1	3675 5200			3725 Coupe 3D SC1	ZNP1	3775 5625		
4175 Coupe 3D SC2	ZNP1	3775 5550			2525 Sedan 4D SL (5 Spd)	ZPS	2775 5700		
2925 Sedan 4D SL1	ZGH5	2650 4150			3375 Sedan 4D SL2	ZUKS	3050 4850		
3425 Wagon 4D SW1	ZGH6	3100 4700			3875 Wagon 4D SW2	ZJWS	3500 5175		

SUBARU

Trade-in	Body Type	Model No.	Loan	Retail	Trade-in	Body Type	Model No.	Loan	Retail
SATURN					50 Add Alum/Alloy Wheels	50	75	SUBARU	
75 Add Cruise Control	JWB	75 100	125 Add Leather Seats	125 150		125 Add Power Sunroof	250 300		
250 Add Power Windows	JWB	250 300	75 Add Power Windows	75 100		350 Add Theft Recovery System	350 350		
350 Add Theft Recovery System	JWB	350 350	275 Deduct W/out AT (Ex. ZF5)	275 275		275 Deduct W/out AT (Ex. ZF5)	275 275		

SUBARU

Trade-in	Body Type	Model No.	Loan	Retail	Trade-in	Body Type	Model No.	Loan	Retail
SATURN					1999 SATURN-4 Cyl.	MC: I			
3025 Coupe 2D SC1	ZEF1	2725 4250			3025 Coupe 2D SC2	ZGH1	3075 4675		
3400 Coupe 2D SC2	ZGH1	3075 4675			2200 Sedan 4D SL (5 Spd)	ZPS	2300 3350		
2200 Sedan 4D SL1	ZPS	2250 3675			2775 Sedan 4D SL2	ZUKS	2600 4075		
2800 Wagon 4D SW1	ZGH6	2625 4125			2800 Wagon 4D SW2	ZJWS	2950 4525		
14650 Sedan 4L	ZEF1	14650 2125			14650 Sedan 4L	ZEF1	15825 Sedan 4L Avn	E63	13200 17125
15775 Sedan 4L	ZEF1	15775			15775 Sedan 4L	ZEF1	164250 18375		
18725 Sedan 4D Outback	ZGH5	18725			18725 Sedan 4D Outback	ZGH5	184000 20525		
21150 Sedan Outback 3.0 (Ex.)	ZEF1	21150			21150 Sedan Outback 3.0 (Ex.)	ZEF1	216475 21525		
21500 Sedan Outback 3.0 (Ex.)	ZEF1	21500			21500 Sedan Outback 3.0 (Ex.)	ZEF1	190500 24100		
22700 Wagon Outback 3.0 (Ex.)	ZGH5	22700			22700 Wagon Outback 3.0 (Ex.)	ZGH5	229775 23875		
23975 Wagon Outback 3.0 (Ex.)	ZEF1	23975			23975 Wagon Outback 3.0 (Ex.)	ZEF1	240500 25875		
24960 Sedan 4D SL2	ZAP5	24960 3250			24960 Sedan 4D SL2	ZAP5	2225 3625		
2475 Wagon 4D SW1	ZGH6	2475 3650			2475 Wagon 4D SW2	ZJWS	2525 4000		
75 Add Leather Seats	JWB	75 100			75 Add Leather Seats	JWB	75 100		
175 Add Power Sunroof	JWB	175 200			175 Add Power Sunroof	JWB	175 200		
200 Deduct W/out Air Cond	JWB	200 200			200 Deduct W/out Air Cond	JWB	200 200		
150 Deduct W/out AT (Ex. ZF5)	JWB	150 150			150 Deduct W/out AT (Ex. ZF5)	JWB	150 150		

SUBARU

Trade-in	Body Type	Model No.	Loan	Retail	Trade-in	Body Type	Model No.	Loan	Retail
SATURN					1997 SATURN-4 Cyl.	MC: I			
27575 Coupe 2D SC1	ZEF1	2325 3750			27575 Coupe 2D SC2	ZGH1	2625 4125		
29000 Coupe 2D SC2	ZGH1	2625 4125			1998 Sedan 4D SL (5 Spd)	ZPS	1750 3025		
21225 Sedan 4D SL1	ZPS	21225			21225 Sedan 4D SL2	ZUKS	2225 3625		
24960 Sedan 4D SL2	ZAP5	24960 3250			24960 Sedan 4D SL2	ZAP5	2225 3625		
2475 Wagon 4D SW1	ZGH6	2475 3650			2475 Wagon 4D SW2	ZJWS	2525 4000		
75 Add Leather Seats	JWB	75 100			75 Add Leather Seats	JWB	75 100		
175 Add Power Sunroof	JWB	175 200			175 Add Power Sunroof	JWB	175 200		
200 Deduct W/out Air Cond	JWB	200 200			200 Deduct W/out Air Cond	JWB	200 200		
150 Deduct W/out AT (Ex. ZF5)	JWB	150 150			150 Deduct W/out AT (Ex. ZF5)	JWB	150 150		

SUBARU

Trade-in	Body Type	Model No.	Loan	Retail	Trade-in	Body Type	Model No.	Loan	Retail
SATURN					1997 SATURN-4 Cyl.	MC: I			
27575 Coupe 2D SC1	ZEF1	2325 3750			27575 Coupe 2D SC2	ZGH1	2625 4125		
29000 Coupe 2D SC2	ZGH1	2625 4125			1998 Sedan 4D SL (5 Spd)	ZPS	1750 3025		
21225 Sedan 4D SL1	ZPS	21225			21225 Sedan 4D SL2	ZUKS	2225 3625		
24960 Sedan 4D SL2	ZAP5	24960 3250			24960 Sedan 4D SL2	ZAP5	2225 3625		
2475 Wagon 4D SW1	ZGH6	2475 3650			2475 Wagon 4D SW2	ZJWS	2525 4000		
75 Add Leather Seats	JWB	75 100			75 Add Leather Seats	JWB	75 100		
175 Add Power Sunroof	JWB	175 200			175 Add Power Sunroof	JWB	175 200		
200 Deduct W/out Air Cond	JWB	200 200			200 Deduct W/out Air Cond	JWB	200 200		
150 Deduct W/out AT (Ex. ZF5)	JWB	150 150			150 Deduct W/out AT (Ex. ZF5)	JWB	150 150		

SUBARU

Trade-in	Body Type	Model No.

32 GEO

	Trade-in	BODY TYPE	Model No.	Loan	Retail		Trade-in	BODY TYPE	Model No.	Loan	Retail
2000 Add Leather Seats		206	225				Deduct W/out AT				
50 Deduct W/out Dash		50	50				(Ex. Insight, St. Sed DX)				
50 Deduct W/out Pwr Seat		50	50								
1997 THUNDERBIRD-V6	MC: II						2004 ACCORD-4 Cyl.				
2000 Coupe 2D LX		62	2525	4100			Coupe 2D LX	CM700			
3175 Coupe 2D LX (V6)		62	2875	4550			Coupe 2D LX (V6)	CM822			
150 Add Leather Seats		150	175				Coupe 2D EX	CM700			
50 Add Power Seat		50	75				Coupe 2D EX (V6)	CM717			
225 Add Power Sunroof		225	250				Coupe EX (V6)	CM817			

GEO

	Trade-in	BODY TYPE	Model No.	Loan	Retail		Trade-in	BODY TYPE	Model No.	Loan	Retail
2000 Add Leather Seats		206	225				Deduct W/out AT				
50 Deduct W/out Dash		50	50				(Ex. Insight, St. Sed DX)				
50 Deduct W/out Pwr Seat		50	50								
1997 METRO-4 Cyl.-5 Spd.	MC: I						2004 ACCORD-4 Cyl.				
908 Hatch 3D (5 Cyl.)	MR226	825	1850				Coupe 2D LX	CM700			
1200 Hatch 4D LS	MR229	1100	2200				Coupe 2D LX (V6)	CM822			
1350 Sedan 4D LS	MR329	1225	2375				Coupe 2D EX	CM700			
1997 PRIZM-4 Cyl.	MC: I						Coupe 2D EX (V6)	CM717			
2400 Sedan 4D	SK5	2175	3550				Coupe EX (V6)	CM817			
2650 Sedan 4D LS	SK5	2400	3850				Sedan 4D EX	CM611			
METRO/PRIZM OPTIONS							Sedan 4D LX	CM507			
150 Add AT (Met)		150	175				Sedan 4D EX (V6)	CM553			
75 Add Leather Seats		75	100				Sedan 4D EX Nav	CM651			
175 Add Power Sunroof		175	200				Sedan EX (V6)	CM668			
150 Deduct W/out AT (Met)		150	150				Add Theft Recovery System				
200 Deduct W/out Air Cond		200	200				Deduct W/out Air Cond				
							Deduct W/out AT				

HONDA

	Trade-in	BODY TYPE	Model No.	Loan	Retail		Trade-in	BODY TYPE	Model No.	Loan	Retail
* Model can be identified by VIN. See Quarterly Edition.											
HONDA											
2004 CIVIC-4 Cyl.	MC: I										
Hatch 3D (5 Sed) (EP53)							2003 CIVIC-4 Cyl.				
Coupe 2D EX	EM201						13450 Hatch 3D Si (5 Spd) (EP330)	12125	15675		
Coupe 2D Value	EM211						8890 Coupe 2D DX	EM201	8825	11775	
Coupe 2D Vtct	EM221						10650 Coupe 2D LX	EM210	9600	12700	
Coupe 2D A/T	EM231						11100 Coupe 2D LX	EM210	10800	13200	
Coupe 2D Hybrid	ES916						12500 Coupe 2D EX	EM210	11250	14675	
Coupe 2D LX	EM241						16200 Sedan 4D DX	ES101	9280	12225	
Coupe 2D EX	EM251						11500 Sedan 4D LX	ES101	10550	13625	
Sed 4D DX (5 Spd)	ES101						12900 Sedan 4D EX	ES201	11625	15100	
Sed 4D DX (5 Spd)	ES111						14525 Sedan 4D Hybrid	ES906	13075	16825	
Sed 4D EX	EM261						2003 INSIGHT-3 Cyl.-5 Spd/AT	MC: I			
Sed 4D DX (5 Spd)	ES121						1300 Hatchback 3D	ZE100			
Sed 4D EX	EM271						2003 INSIGHT-3 Cyl.-5 Spd/AT	MC: I			
Sed 4D DX (5 Spd)	ES131						15075 Coupe 2D LX	CM700	13575	17575	
Sed 4D Value	ES141						16975 Coupe 2D LX (V6)	CM822	15300	19575	
Sedan 4D LX	ES151						17325 Coupe 2D EX	CM700	15600	20050	
Sedan 4D EX	ES200						18575 Coupe 2D EX Nav	CM701	16725	21375	
Sedan 4D Hybrid	ES916						19675 Coupe 2D EX (V6)	CM800	17725	22525	
2004 INSIGHT-3 Cyl.-5 Spd/AT	MC: I										
INSIGHT OPTIONS											
Add Alm/Alloy Wheels											
(DX, LX, Value)											
Add CD (Civic DX/HX)											
Add Theft Recovery System											
Deduct W/out Air Cond											

ADJUST FOR MILEAGE - ADJUST FOR CONDITION

MIDWEST EDITION - SEPTEMBER 2004

0

HONDA 33

	Trade-in	BODY TYPE	Model No.	Loan	Retail		Trade-in	BODY TYPE	Model No.	Loan	Retail
20275 Coupe EX (V6)	CM601	18250	23175				75 Add CD (Accord DX)			75	
12325 Sedan 4D DX	CM601	12000	15725				400 Add Leather (Std. EX V6)			400	450
14975 Sedan 4D LX	CM601	13400	17375				175 Add Power Seat (Std. V6)			175	200
16775 Sedan 4D LX (V6)	CM651	15109	19375				75 Add Theft Recovery System			75	100
17125 Sedan 4D EX	CM651	15425	19850				625 Deduct W/out Air Cond			625	625
18545 Sedan 4D EX Nav	CM651	16550	21175				525 Deduct W/out AT			525	525
20075 Sedan EX (V6)	CM668	17550	22225								
2002 S2000-4 Cyl.-6 Spd.	CM801	18075	22500				2002 S2000-4 Cyl.-6 Spd.				
21225 Roadster 2D							MC: III				
725 Add Detach Hardtop							725 Add Hardtop			725	825
75 Add Theft Recovery System							75 Add Theft Recovery System			75	100
2004 ACCORD-4 Cyl.	MC: II						2004 ACCORD-4 Cyl.				
12050 Hatch 3D Si (5 Spd.) (EP330)	10850	14200					MC: I				
8825 Coupe 2D DX	CM201	7775	10475				75 Add AA Wheels (Std. EX)			75	
9275 Coupe 2D HX	CM201	8350	11200				75 Add CD Player (Std. EX)			75	100
9725 Coupe 2D LX	CM201	8775	11700				50 Add Theft Recovery System			50	75
11100 Coupe 2D LX	CM201	10000	13200				375 Deduct W/out AT (Ex. Insight)			375	375
11500 Coupe 2D EX	CM201	10800	13200				450 Deduct W/out Air Cond			450	450
12525 Coupe 2D EX	CM201	11275	14700								
14325 Coupe 2D EX (V6)	CM201	12200	15675				2001 INSIGHT-3 Cyl.-5 Spd/AT				
200 Add AA Wheels (DX, LX)		200	225				MC: I				
75 Add CD (Std. EX, Si)		75	100				9200 Hatchback 3C	ZE100			
75 Add Theft Recovery System		75	100				10675 Hatchback 3D	ZE100			
500 Deduct W/out Air Cond		500	500				12225 Hatchback 3D EX	CM601			
425 Deduct W/out AT		425	425				14125 Sedan 4D EX (V6)	CM601	11100	14475	
(Ex. Insight, Si)							12300 Hatch 3D	ZE100	12725	16575	
75 Add CD (Accord DX)							13700 Coupe 2D	CM201	8875	12200	
350 Add Leather (Std. EX V6)							14875 Coupe SH (5 Spd.)	BB615	13225	17150	
150 Add Pwr. Seat (Std. V6)							14075 Coupe 2D EX	CM601	12675	16525	
50 Add Theft Recovery System							16150 Sedan 4D EX (V6)	CM601	14550	18700	
475 Deduct W/out AT (Ex. Si)							2001 S2000-4 Cyl.-6 Spd.				
575 Deduct W/out Air Cond							MC: III				
250 Add Alm/Alloy Wheels		250	300				19975 Roadster 2D				
(Std. EX, EX)							AP114 18000			675	750
675 Add Detach Hardtop											

ADJUST FOR MILEAGE - ADJUST FOR CONDITION

MIDWEST EDITION - SEPTEMBER 2004

0

PASSINGER CAR**PASSINGER CAR**

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In Re: Terrance P. Chromey,
Donna M. Chromey,
Debtors.

Case No. BKY 04-34927
Chapter 13 Case

UNSWORN DECLARATION FOR PROOF OF SERVICE

Jennifer Ahlers states, under penalty of perjury that she is an employee of Dudley and Smith, P.A., and in the course of said employment she served the following documents:

Notice of Hearing and Motion to Object to Confirmation of Chapter 13 Plan; and Proposed Order

on the entities named below by enclosing true and correct copies of same in an envelope, properly addressed and postage prepaid, and depositing same in the United States mail on the date listed below.

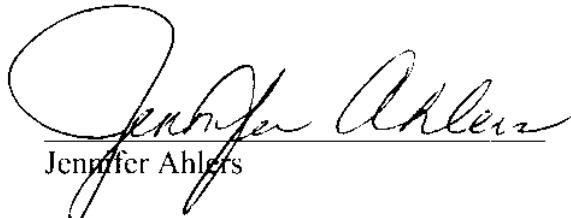
Mr. Terrance P. Chromey
Ms. Donna M. Chromey
591 County Road B2 West
Roseville, MN 55113

Mr. Robert J. Hoglund
P.O. Box 130938
Roseville, MN 55113

Ms. Jasmine Z. Keller
Chapter 13 Trustee
310 Plymouth Building
12 South Sixth Street
Minneapolis, MN 55402

Office of United States Trustee
1015 United States Courthouse
300 South Fourth Street
Minneapolis, MN 55415

Dated: October 20, 2004



Jennifer Ahlers

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re: Terrance P. Chromey
Donna M. Chromey,
Debtors.

Case No. 04-34927
Chapter 13 Case

ORDER DENYING CONFIRMATION OF PLAN

The above-entitled chapter 13 case came on before the court on October 28, 2004, for hearing on the confirmation of the debtors' chapter 13 plan. Appearances were noted on the record. Upon the record made at the hearing, and all the files and records in the case,

IT IS HEREBY ORDERED that confirmation of the debtors' chapter 13 plan as filed September 2, 2004, is denied.

Dated: October ____ , 2004

Gregory F. Kishel
Chief Judge of United States
Bankruptcy Court